FRISCO AN EARTHQUAKE CITY.

PUBLIC USED TO SHOCKS, BUT FEARED A GREAT DISASTER.

Only Recently Have They Had Courage to Put Up Skyserapers - Part of City which Suffered Is on the Flats and

Made Lands-A Stupid Water System. Although San Francisco has always been known as an "earthquake town," frequency of shocks rather than violence has been characteristic of its seismic history.

There was a violent shook in 1856, when the city was only a mining town of small frame buildings. Several shanties were everthrown and a few persons killed by falling walls and chimnies. Next in violence was the shock of 1872, which cracked the walls of some of the public buildings and cause I a panie. There was no great loss of life. In April, 1898, just before midnight are was a lively shakeup which caused the tall buildings to shake like the snapping of a whip and drove the tourists out of the hotels into the streets in their night clothes. Three or four old houses fell, and the Benicia navy yard, which is on made ground across the bay, was damaged to the extent of about

These were the heaviest shocks. On the other hand, light shocks have been frequent. Probably the sensible quakes have averaged three or four a year. These are usually tremblings lasting from ten seconds to a mittite and just heavy enough to wake light sleepers or to shake dishes about on the shelves. Tourists and newcomers are generally alarmed by these phenomena but old Californians have learned to take them philosophically. To one who is not atraid of them, the sensation of one of these little tremblers is rather pleasant than other-

Yet the fear of a great earthquake disaster has always been over San Francisco. It has accounted in great degree for the peculiar architecture of the place. It was nly in 1890 that any one ventured to build a high structure, and the inhabitants have been shy of brick and stone. The houses and the business blocks, to some extent, are of wood-mainly California redwood. Brick residences are not common.

With the steady trade winds which prevail there at all seasons of the year the city should have been wiped out by a great conflagration long ago, and would have been but for the peculiar quality of California redwood, which smoulders in a fire and refuses to break into a bright and energetic blaze. Given a good water supply the fires are such that they are easily handled by the fire department. In fact, there has never been before this what might be called a general conflagration in San Francisco.

To understand this disaster it is necessary to consider the peculiar physical characteristics of the land upon which San Franisco is built. The original site was a bunch of high and abrupt hills ending in a peninsula, whose furthest reach forms one side of the Golden Gate, the entrance to San Francisco Bay. The greater part of the city proper is on the inner side of the peninsula, facing on the bay and not on the Pacific The city has been growing out toward the ocean, however; and Golden Gate Park, which starts as a broad ribbon of land at about the centre of the town, has reached an ocean frontage. The city now has a population of more than 400,000.

The four or five high hills were appropriated early in the life of the city as a residence district: and with the exception of Telegraph Hill, at one corner of the city, hold the homes of the wealthy and well to do. The business district was set on the low lands in the clefts between the hills, and, of course, as close to the wharf room on the bay as possible.

Such land being valuable, this district has been gradually filled in and extended for fifty years. "When the water came up to Montgomery street" is a San Francisco phrase describing the early days. Now treets between Montgomery street and the water front. Here lies the warehouse and whole-

The heart of San Francisco is "Newspaper Corners," only a block inland from Montgomery street, and therefore verging on he old waterfront and the made lands. Here, on four corners, stood the Chronicle building, eleven stories, and the first high building in San Francisco; the Call building, twenty stories, and the tallest structure in the city, the Examiner building, eight sories and the new Mutual Bank building. twelve stories.

Just on the edge of the made land stood the Palace Hotel, not a high building, but covering a block of ground and one of the argest structures in the city. Across from it was the Crocker building, ten stories, and the smaller Hobart building, in which he Postal Telegraph Company was housed. At the centre of the square formed by the newspaper buildings stood the fountain presented by the actress Lotta to the city.

As has been said, the fear of what might happen in an earthquake, combined with the scarcity of nearby quarries and brickards, kept San Francisco people from building with a show of permanence. The first to break the tradition was M. H. DeYoung who put up the eleven story Chronicle building in 1890. This was in the early days of skyscrater construction, and the framework of the Chronicle building was not of steel but of wrought iron, while the shell

The building stood, weathered a few small earthquakes and had nothing happen to it. San Franciscans took heart and began to experiment with tall build-In 1894 John D. Spreckels put up the Call building, noted as one of the few really beautiful skyscrapers in the country. This stood out of the city like a tower as viewed from the hills and was the most conspicuous feature on the landscape of San Francisco. The Crocker Building. the Emporium Building, the Wells Fargo Building, the new Baldwin Building and half a dozen others followed.

Three years ago the St. Francis Hotel, a skyscraper, was erected on Union Square. This is a little way out of the low area of made ground and original waterfront and had every reason to come unscathed out of an earthquake. Last year the Fairmount Hotel, built from the Fair fortune, was put up on the edge of the highest hill in the city, and the new Merchants' Exchange Building was completed on California street. In fact, building mainly of large structures has been going forward as fast as the limitations imposed by the unions which have ridden the city

would permit. The business district lies all along Market street or north of it. Market street, even after it gets past the area of made land, is in a depression. Almost all the district south of Market street is on low lands, originally tide flats. Here are the dwellings of the poor, corresponding to the tenement district of New York, except that the poor of San Francisco are housed not in tall tenement buildings, but in frame

houses, often of flimsy construction. Experience with earthquakes has shown that low lands, and especially made lands, suffer the most. That seems to have been the case in this earthquake. It ripped things up in the wholesale district of made lands, devastated all Market street and

umbled about the tenement district. It is highly probable that the loss of life was almost entirely confined to this tenement district. It is hardly necessary to add that the time of the disaster was its only mercy. The peculiar local conditions, which have packed most of the business traffic in one street, have made Market street one of the busiest thoroughfares in the United States. In business hours it is far more thickly congested than any street in New York. The falling strippings of walls alone would have killed hundreds and thousands of people.

Just across the Bay from San Francisco, and on the eastern shore, lie the suburbs of Oakland, Alameda and Berkeley. Oakland, a city of something more than 70,000 inhabitants, is to San Francisco what Brooklyn is to New York, except that it is further away-about six miles by ferry. Here are all the terminals of the direct overland lines, and all passengers, except those coming by the Southern routes, take ferry at Oakland for San Francisco. Further along the bay shore and adjacent to Oakland is Alameda, a residence town on very low land. Hitherto Alameda has uffered from the slight earthquakes in that region more than San Francisco. Or the other side of Oakland, eastward of it on the overland routes, is the college town of Berkeley, the site of the University of California. Carrying out roughly the parallel to New York, Oakland would represent

Brooklyn, Alameda Flatbush and Berkeley

Long Island City.

Although the water supply of San Francisco was ample, and was helped out for fire purposes by a system of salt water mains, the system was made to be the prey of earthquakes. The greater part of the supply came from the Spring Valley lakes, some distance south of the city on the peninsula. The chief main ran along the backbone of the peninsula for some distance, but upon approaching the city t took an abrupt turn to the east and ran along the made lands until it reached the business district. From that point it was pumped to reservoirs on the crests of the city hills, where it got the fall to supply the residence district. That disturbance of the made lands, which, of course, broke the water mains, cut off at once nearly the whole supply of the city. That possibility had not been foreseen in planning

the San Francisco water mains. The San Francisco newspapers never mentioned the possibility of a disastrous earthquake, but the subject was always in the public mind. A common subject of discussion in San Francisco was the effect of a shake upon the new tall buildings. Almost all the architects declared that they stood a vastly better chance than low structures of brick and stone or ordinary frame buildings. The interlocking stee structures, they declared, would sway and give: the worst that could be expected would be the bombardment of the streets caused by their shaking off their shells In this opinion many made an exception of the Chronicle building, which was built on a rigid fron frame. As a matter of fact, the Chronicle building, according to reports, came out of it well

BOSTON FIRST TO SEND AID. \$25,000 Wired to San Francisco's Mayor -Other Cities Promise Relief.

Boston, April 18 .- Prompt action was taken here to-day in aid of stricken San Francisco. In response to a hurried call of Mayor Fitzgerald, a large number of business men attended a mass meeting and authorized Kidder, Peabody & Co. to send \$25,000 at once without waiting for subscriptions to come in.

A despatch was sent to Hongkong and Shanghai Bank in San Francisco notifying it that Gov. Pardee of California and Mayor Schmidt had been empowered to draw upon it to that extent for immediate aid. Gov. Pardee and Mayor Schmidt were notified of this action and were also ned that Boston could be relied upon for further assistance.

Later a relief committee was appointed by Gov. Guild and Mayor Fitzgerald. Messages of sympathy were sent by both these

PHILADELPHIA, April 18. - Mayor Weaver no sooner learned of the earthquake disester in San Francisco than he got in communication with the Mayor of that city and in a substantial way. This is the telegram Mr. Weaver sent:

"Have heard reports of earthquake, but hope they are not as serious as at first eported. Count upon us for assistance and be assured that we will do all we can to relieve any suffering."

The local Red Cross has received de

enatches from Washington urging haste in relief work as "private despatches depict conditions as terrific." John Wanamaker to-night donated \$1,000 to the relief fund.

PITTSBURG, April 18.—As soon as the ex-tent of the San Francisco disaster was realized in this city arrangements were commenced to extend aid to the stricken commenced to extend and to the stream city. James W. Wardrop, president of the Merchants' and Manufacturers' Association, which is composed of all the big manufacturing firms of the city, called a special meeting of the association, which will be held to-morrow afternoon. The Chamber of Commerce and the Board of Trade have also been invited to take part in the meeting. Telegrams were sent this afternoon by the Mayors of Pittsburg, Allegheny and McKeesport to the Mayor of San Francisco asking what assistance is received. It is expected that at least is needed. It is expected that at least \$100,000 will be raised at the meeting tomorrow, which will be placed at the dis-posal of the San Francisco authorities at

Los Angeles, April 18.—Mayor Owen Modleer asked merchants and others to place their flags at half mast as an evidence of the sorrow in which Los Angeles is plunged by the San Francisco horror. The dag over the City Hall was draped and flag over the City Harding over that this Fire Chief Lips issued instructions that this city. The Mayor's suggestion is being fol-

Theodore Summerland, President of the Council, gave orders to the Southern Pacific tailroad to-day to make up a special train to carry relief to San Francisco sufferers. This action was taken when Mr. Summer-land learned that all telegrath wires were down and that no answer to the telegram offering assistance can be received here for Unless communication many hours. Unless communication is opened up and information is received that assistance from Los Angeles is unnecessary the relief train will leave here to-nigh and will carry more than 100 surgeons and nurses and medical supplies.

nurses and medical supplies.

WASHINGTON, April 18.—The executive committee of the National Red Cross held a meeting this afternoon and decided to issue an immediate call for funds for the aid of the sufferers in San Francisco. Subscriptions should be sent to Charles

Subscriptions shart Secretary of the Hallam Keep, Assistant Secretary of the Treasury Department, Washington, who is treasurer of the national organization. treasurer of the national organization.

Telegrams were sent by the executive committee to all of the secretaries of the various State organizations asking that the issue calls for funds.

A despatch was sent to Judge W. W. Moraci, San Francisco, secretary of the Cali-

A despatch was sent to addge w. Anorrow at San Francisco, secretary of the California branch of the Red Cross, asking for information as to the extent of the damage and as to what outside aid would be needed, but no answer was received on account of the congested condition of the few tele-In the absence of an answer the decided to go ahead with the call for money decided to go ahead with the call for honey. Those present at the meeting of the committee to-day were Surgeon-General O'Reilly of the army, Medical Director Boyd, U.S. N.; Major Keane, U.S. A., and Miss Mabel Boardman of Washington For Men Who Know Style—\$20 Suits



It's the very critical man, the man who has kept tabs on every move of fashion, who knows all the little knacks and innovations-to such men will these suits at Twenty Dollars assume importance.

Of worsteds and fine velour finished cassimeres, single and double breasted sack suits. Gray's the color, and the patterns take form in plaids, checks and plain effects.

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SHOOK THE ENTIRE COUNTRY.

GROUND MOVED FOUR-TENTHS OF INCH IN WASHINGTON.

Vibratory Wave Took Four Minutes and Twenty Seconds to Travel Across the Continent—Recording Pen of Selamos graph Out of Business for a Time.

WASHINGTON; April 18 .- Although Washington did not feel the shock of the Pacific Coast earthquake, the delicate instruments of the United States Weather Bureau used for recording seismic disturbances showed that the vibrations had spread clear across the country. If, as reported from San Francisco, the first shock was experienced there at 5:15 A. M. (8:15 A. M. Washington time) it took the vibrant wave four minutes and twenty seconds to travel the 3,000 miles from the Pacific to the Altantic coast.

According to the records of the Weather Bureau seismograph, the first vibration reached Washington at 19 minutes and 20 seconds past 8 o'clock this morning. The observer of the United States Coast and Geodetic Survey at Cheltenham, Md. reported that his instrument showed that the disturbance there was begun at 8 o'clock, Eastern time, and that it was "very great. On the Weather Bureau's seismograph a strong wave motion began to show about six minutes after the first record appeared. For three minutes beginning at 8:32, or approximately thirteen minutes after the initial vibration, the violence of the motion was so great as to completely throw the recording pen off the record sheet.

It was not until 12:35 P. M., or four hours and sixteen minutes after the first record, that the vibrations ceased. For more than half an hour before they ceased the quavers recorded were almost imperceptible. A little later the vibrations were renewed, but not violently and continued for a short time.

The following official bulletin of the information noted through the seismograph was issued by the Weather Bureau: "The great San Francisco earthquake of

April 18, 1906, was registered upon the Bosch-Omori seismograph beginning at 8 hours 19 minutes 20 seconds A. M., seventyfifth meridian time. The record shows a disturbance of considerable magnitude at Washington, although not severe enough to oe felt by individuals.

"The stronger wave motion began at the first imperceptible tremors. The recording pen was carried entirely off the record sheet by the violence of the motion from 8:32 to 8:35 A. M. After the latter time the motion gradually diminished over a long period of time, but did not entirely cease until about 12:35 P. M.

The vibratory motion of the ground at Washington was really a comparatively slow and deliberate motion, each back and forth movement taking fifteen to twenty seconds of time. The largest movement of the ground registered before the pen went off the sheet amounted to about fourtenths of an inch."

WATCHING THE SEISMOGRAPH. The Weather Bureau here was thronged the better part of the day by scientific men and others who were anxious to hear the results recorded on the seismograph Only a chosen few were admitted at intervals to the room in which the instrument is installed. It was explained that jars, no matter how slight, would effect the sensitive machine and mar to a considerable extent the accuracy of the results recorded on the sheet upon which was registered every vibration, no matter how weak, that travelled over the continent from distant California.

The statement was made at the Weather Bureau that nearly every day during the month of January earthquakes in different parts of the world were registered on the seismograph. On January 30 and 31, when Ecuador was visited by a seismic disturbance, excellent records were obtained here. While the seismograph recorded unmistakably at this distant point the vibrations of the earth occasioned by the disturbance in California, they were not felt by people. One of the Weather Bureau officials said that the vibration came evenly like the movement of the waves of the ocean, and he pointed to the swaying of the indicator on the seismograph in support

of his statement. It has always been the policy of the Weather Bureau to require its observers to take careful note of earthquake phenomena of sufficient intensity to be felt at stations, but no specific effort has been made to provide generally the instrumental means by which such phenomena could automatically be recorded and measured. The central station in Washington has however, maintained a simple form of seismograph in operation since December, 1892, and recently has greatly improved its equipment by the installation of one of the large horizontal pendulums made by a firm in

Germany. The new instrument is of a superior type and gives an accurate record of the movement of the earth. The whole object sought in the construction of this instrument is to secure a "steady mass," as it is called; that is, a mass that shall remain quite at rest during an earthquake, notwithstanding the earth and the supports for the mass are undergoing appreciable vibratory displacements. The kinetic property of bodies ultilized in this connection is that which gives rise to the so-called axis of instantaneous rotation. Whenever any force is applied in a one sided fashion to move a body all points of the body will not move in the same manner, in fact, one point, or a line of points, will actually remain sensibly at rest for small displacements. This

point, in mechanics, is called the axis of

At 8:45 to-night vibrations were registered on the recording sheet of the seismograph in the Weather Bureau here. They were explained by the officials as in the nature of aftershocks, which are usual in such disturbances, but they were not as pronounced or as distinct as the vibrations felt early this morning and up to 12:35 o'clock this afternoon. From 12:45 up to 8:45 P. M. no records were received at the bureau, and after the latter hour up to a late hour to-night no vibrations were registered at all.

SHOCKS RECORDED IN EUROPE. Seismographs Indicated That the Earthquakes Were Violent.

Special Cable Despatch to THE SUN LONDON, April 18.-The seismographs of Europe recorded the earthquakes at San Francisco and showed that the movements were violent. The instruments used by John Milne, the seismologist and inventor of instruments to record vibrations of the earth, registered the movement at about 1:30 P. M., Greenwich time. The marks on one of his smoke cylinders at Shide Hill House, Isle of Wight, were so long and pronounced that the severity of the disturbance and its approximate location were immediately apparent.

When questioned as to the probable cause of the earth movement Mr. Milne said the first inquiry ought to be addressed to astronomers, because it was believed by some scientists that earthquakes are largely caused by the earth failing to swing perfectly true on its axis. It seems that when it thus gets out of true the reaction of swinging back involves a tremendous strain, resulting in the twisting or breaking of the crust. Accepting this theory, astronomers should be asked if they have noticed any deviation of the axis in relation to the Pole Star or other point to which it may heve been directed.

Mr. Milne added that it was impossible to say whether there was any connection between the eruption of Mount Vesuvius and the earthquake at San Francisco. It is conceivable that there was some connection, but opinion either way is merely specu-

lative. LONDON, April 19.—Sincerely sympathetic editorials are published by all the London newspapers this morning on the San Francisco earthquake. The condolences are mingled with expressions of the hope that the first reports will prove to have been exaggerated as to the extent of the disaster, as they well may have been in view of the breaking of communications. The energy of the citizens in coping with the situation is generally admired, and it is not doubted that the resourcefulness in recovering from that was and Baltimore will be again displayed.

Edward W. Maunder, superintendent of the solar department of the Royal Observatory, thinks that in all probability the earthquake was the direct consequence of the eruption of Mount Vesuvius, which doubtless started severe wave movements through the earth's crust.

Dr. Davison, the Birmingham seismolo gist, deduces from his records that the San Francisco earthquake was much more severe than that which occurred at Lahore. India, in April, 1905. Pr. Davison's records for the past three months show an average of four earth movements weekly. The average of many years was one weekly.

WARSHIPS HURRY TO FRISCO. Festivities of the Pacific Squadron at San Pedro Put Off.

SAN PEDRO, Cal., April 18.-Under forces draught the flagship Chicago, with Admiral Goodrich aboard, left at 11 o'clock this morning for San Francisco, carrying every available surgeon of the fleet and volunteers from this city. The Marblehead, Boston and Paul Jones are prepared to leave at a moment's notice. This city had made big preparations to welcome the Pacific squadron, but all arrangements are off.

WASHINGTON, April 18 .- No fears are entertained at the Navy Department for the safety of the Pacific squadron. Most of the vessels of the squadron are south of San Francisco and out of what seems to be the danger zone. The cruiser Chicago flagship of Rear Admiral Caspar F. Goodrich, sailed from San Diego, accompanied by the cruisers Boston and Marblehead nd the gunboat Princeton, for San Pedro this morning. Admiral Goodrich reported his departure from San Diego, but made no mention of an earthquake. An earthquake would not injure a vessel at sea; but a resulting tidal wave might occasion disaster. The Paul Jones is at San Pedro, awaiting the arrival of the remainder of the squadron. The collier Saturn, with a of merchant officers and men, is at Mare Island together with the submarined Grampus and Pike, the destroyers Preble and Perry and the receiving ship Independence. The station ship Iroquois is at San Francisco.

In the opinion of War Department officials the cable station near the Cliff House, eight miles from San Francisco, must have bee destroyed or the cable broken. Otherwise, they hold, news of the disaster would have come around by way of China from San Francisco to New York. A despatch could be sent to Shanghai and around by way of Europe, or from Shanghai to Aus tralia and thence to Vancouver and overland through Canada.

It was announced informally this evenin that the navy, the army, the Revenue Cutter Service, the Marine Hospital Service and every other department of the Government which could be of assistance would be placed at the disposition of the San Francisco authorities. The War Depart ment has sent instructions to Major-Gen A. W. Greely, comanding the Pacific military division, with headquarters at San Francise, to make use of his troops in ever way possible to assist the authorities of the stricken city in maintaining order and furnishing relief. BEST& C

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CONGRESS TAKES QUICK ACTION AUTHORIZES HELP TO BE SENT TO STRICKEN PEOPLE.

California Officials Much Disturbed Over the Reports That Came—House of Representatives Adjourns Out of Sympathy

-Prayers Offered in Both Houses WASHINGTON, April 18 .- Great interest and some excitement was caused in Washngton over the reports of the earthquake This was particularly the case at the Capitol where members of Congress from California and other Pacific Coast States gathered around the telegraph offices and sought news of the extent of the disaster. Many of them were noticeably perturbed, and

Representative Julius Kahn of the Fourth California district, whose home is in San Francisco, was almost in a state of collapse. Mrs. Kahn is in San Francisco and on Monday gave birth to a child. Although the Kahn house is outside the trea where most of the damage was done

Mr. Kahn feared that the shock to his wife's nervous system, in view of her condition would have serious results. He tried fruitlessly to get into telegraphic communication with Mrs. Kahn, but did receive a message from a friend in San Francisco saying that fifty-four city blocks or squares had been practically destroyed: that the Examiner and Chronicle buildings were ruined, and that towns on San Francisco Bay, such as Cakland, Berkeley and Benicia, had suffered heavily. Berkeley, ne was told, had been virtually wiped out.

Victor L. Metcalf, Secretary of Commerce and Labor, was greatly perturbed over the reports about Oakland, his home. He as several relatives there. Representative Gillett of California has a daughter at Palo both of which are supposed not to have been affected by the earthquake. Representative Lacev of Iowa has a daughter, Mrs. J. B. Brewster, who lives at the St. Nicholas Hotel, which was in the zone of the earth-

quake. The House of Representatives prompt action in connection with the disaster. Late this afternoon Representative Kahn, upon the suggestion of Representative Payne of New York, the Republican floor leader, secured recognition and moved that the House adjourn in view of the San Francisco calamity. A hush fell upon the chamber, extending to the galleries, as Mr. Kahn, evidently speak-

ing under the stress of great emotion, said: "The messages that have been coming from San Francisco within the last hour or two are of the most appalling nature The latest I have heard is that fifty-four blocks of San Francisco have been des stroyed, while the cities on the other side of the bay are also in a terrible condition. No doubt there is a great loss of life and consequent suffering and distress. Therefore I offer as a resolution that the Wa Department and Navy Department place at the disposition of the Mayor of San Francisco such supplies as may be necessarv."

Speaker Cannon-Let me suggest that the joint resolution should be in black and white and drawn with care. So the matter went over temporarily

to permit Mr. Kahn to draft the desired document Later Mr. Kahn offered the following

esolution: Reselved, By the Senate and House of Representatives of the United States of America in Congress assembled. "That the Secretary of War be and he i

ereby authorized and directed to loan to the Mayors of the cities of San Francisco. Berkeley, Oakland, Alameda and such other cities on the Pacific coast as may have sustained damage, under such regulations and restrictions as he may deem proper, a sufficient number of tents to temporarily shelter such persons as have been rendered homeless and have lost property by the earthquake of this date and attending conflagration, and to issue rations, supplies and render such other aid to such as are destitute and unable to provide for themselves. "Be it further provided:

"That the Secretary of the Treasury and the Secretary of the Navy are also hereby directed to cooperate with the Secretary of War in extending pelief and assistance to the stricken people herein referred to, to the extent of the use of the naval vessels, revenue cutters and supplies under their control on the Pacific coast." After the resolution had been read Mr.

Kahn said that he had just received a telegram through the War Department to the effect that fifty-four blocks had been destroyed; that 400 bodies had been placed in the morgue; that the town of Berkeley had been demolished; that martial law had been declared, that the Palace Hotel was on fire, and the Call, the Examiner and the Chronicle buildings destroyed.

"The condition of San Francisco," said Mr. Kahn, with deep feeling, "is appalling; and in view of the facts I desire to ask im mediate consideration of this resolution.

The resolution was unanimously adopted Mr. Gill of Maryland then offered the following, which was also adopted:

"Resolved. That the sympathy of the House is hereby extended to the people of the State of California in this the hour of their great disaster and suffering caused by the extraordinary evolution of nature and that as an expression of our profound sympathy we do adjourn."

Accordingly at 4:45 the House adjourned until to-morrow. Feeling reference to the San Francisco disaster was made by the Senate and House chaplains in their prayers at the beginning of the sessions today. In the Senate the Rev. Dr. Edward Everett Hale, after quoting from the well known text "God is our refuge and our strength-a very present help in trouble, prayed:
"We seek Thee in our calamity as we have

sought Thee in our triumphs. Draw near to the people of this nation in the midst of great calamity. Thou will oversee us: Thou will help us, and we come to Thee for help for Thy wisdom in our terror to ask for Thy guidance. Teach us to know that brothers can help brothers, and that each can help all—that we are all brothers in one family." In the House the Rev. John Van Schack

Ir., of this city, acting chaplain, said: "We pray Thee, O God, that Thou will send Thy spirit of sympathy and of love and of comfort to that section of our country visited by sudden calamity and affliction. To every one that is bowed down with anxiety we pray Thee that Thou wilt give the spirit of assurance and trust and grant that they and we and all may understand that the eternal God is our refuge and that underneath are the everlasting arms, for Thine is the kingdom, the power and glory forever and ever, amen."

ARMY TENTS MAY HAVE BURNED.

Senator Perkins of California said to day that San Francisco would not probably ask for putside assistance, but the War Department, soon after receiving news Alto University and another at Mills College, of the disaster, searched the records to ascertain to what extent it could help in the way of furnishing supplies to the stricken people

In the Quartermaster's depot storehouse at San Francisco there are tents of various sorts sufficient to put more than 11,000 people under cover, outside of more than 28,000 shelter cloths. The latter, however, would not be of much use. The storehouse is next to the Palace Hotel, which was burned. All of the tents will be immediately turned over to the use of the relief committee, if they were saved, or if the army takes a hand in the work will be put up somewhere and the homeless permitted use them without cost. Immens ounts of supplies and stores are als on hand in San Francisco and will doubt-less be drawn on to furnish food to those whose property has been destroyed. It is expected that one of the results

of the earthquake in San Francisco wil the temporary abandonment by the r Department of the work on Fort Win field Scott at the Presidio of San Francisco The destruction of buildings will make building material scarce in San Francisco and it will doubtless be impossible to contin ue the construction of the fort

NO EARTHQUAKE INSURANCE, But Fire Following Is Another Matter -Insurance Mostly Foreign.

Fire insurance companies are not liable for losses by earthquake, according tos members of the National and New York boards of fire underwriters and the official of the various companies that have their home offices in this city. But there was a difference of opinion among the insurance men yesterday, after the news of the San Francisco disaster reached this city, as to the liability of companies for buildings not damaged themselves by the earthquake but destroyed by fire spreading from the ruins of nearby structures that have been shaken down.

A long exemption clause of the New York standard policy contains this provision: "If a building or any part thereof falls except as a result of fire, all insurance by

this policy on such building or its contents shall immediately close."

"The standard policy in force in California," said an officer of the Northern Assurance Company of London yesterday, "is the same as the New York policy. But very recently some of the Pacific coast companies have added earthquakes to the exempt clause as an extra precaution. E. G. Snow, president of the Home Insurance Company, and C. G. Smith, secretary of the German-American company,

MARRIED.

ALEXANDER-LAUGHLIN.—On Wednesday, April 17, at the First Presbyterian Church, Pitts-burg, by the Rev. Francis L. Patton, D. D., Madelaine Frances, daughter of the late Alex-ander Laughlin, Esq. to the Rev. Maitland Alexander, D. D. JAMISON-D'ARCY.-At East Orange, N.

April 18, 1906, by the Rev. William M. Lawrence, D. D., Mary Irene d'Arcy of Middletown, Conn., to Frank Harrison Jamison of Orange, N. J. REASBEY VIBBERT. On Wednesday, April 19 at Trinity Chapel, by the Rev. Dr. W. H. Vik hert, assisted by the Rev. P. F. Sturges, Mary Howard, daughter of the Rev. Dr. Vibbert to Frederick Winston Keasbey of Morristown N. J. Philadelphia and Chicago papers please

LTZ-CONWAY .- On Wednesday, April 18 at 196 Ocean st., Lynn., Mass., Grace Leviseur Conway, daughter of Mr. and Mrs. C. H. Con way, to Clarence Maurice Schultz, son and Mrs. Norman Schultz of Summit, N. J., by the Rev. F. W. Peters.

both said that there was no doubt of insurance liability for all fire losses in San Francisco on buildings that had not fallen before the flames reached them, no matter what the cause of the fire might have been.

"Three-fourths of the fire insurance for the Pacific Coast," said President Snow. "is carried by the foreign companies. The San Francisco liabilities of the big American companies in the East are extremely limited."

W. S. Banta of the Firemen's Fund Insurance Company of San Francisco said that no definite information had been received at the Boston or New York offices of the company, but he expressed the opinion that none of the companies would be hard hit by the calamity. both said that there was no doubt of in-



attempts to undersell competitors, but rather in outvaluing them. In this house we have an independ.

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OVER

DIED.

ARMSTRONG. At St. Louis, Mo., Sunday, April 18
1906, Neille S., nee Myrick, and William M., Jr.,
beloved wife and son of William M. Armstrong. Funeral from family residence, 249 President st. day, April 18, 11 A. M.

DARROW.—On Tuesday, April 17, Rufus Darrow, in the 77th year of his age.
Funeral services will be held at his late residence 308 West 91st st., on Thursday evening, April 19 ELLIOT.-Entered into rest Tuesday, April 18

Henry Rutherford Elliot, in his 57th year. Service Friday, 2:30 P. M., West End Church. Amsterdam av. and 105th st. FRIEL.-Suddenly at Atlantic City, N. J., on April

1906, William Friel, beloved husband Margaret Friel.
Funeral from his late residence, 592 Seventh st., Brooklyn, Friday, April 20, at 10 A. M., thence to the Church of the Holy Name, Prospect Park West and Prospect av., Brooklyr

where a solemn requiem mass will be offered

for the repose of his soul. HOPPER.-At Newark, N. J., on Wednesday, April 18, 1906, Capt. Benjamin W. Hopper, in his 67th year. Funeral services will be held from the Third

Presbyterain Church, Broad st., Newark, N. J., on Saturday, April 21, at 11 A. M. Friends may view the remains on Friday at his late home. No. 49 Lafayette st., from 3 to 5 P. M. Interment at Easton, Pa. Kindly omit flower JACKSON .- At Stamford, Conn., on Monday, April 16, 1906, after a short illness, Charles A. Jackson, son of the late William A. Jackson,

in the 65th year of his age.

function services will be held at his country rest-dence, Stamford, Conn., on Thursday morning on the arrival of the 8:49 train from New York. It is requested that no flowers be sent. Inter-ATHAM .-- At Llangoleen, New Brunswick, N. J.

on Wednesday, April 18, 1906, Catherine Cecilia, widow of the late Robert W. Latham, in the 87th year of her age. Funeral services from Llangoleen, on Saturday

afternoon at 2:30 o'olock. Carriages will meet 12:55 train from New York. MONTGOMERY .- At her residence, 305 Cabot st., Newtonville, Mass., Tuesday, April 17, in her 69th year, Eliza Dunlap Baien, widow of the

Funeral Thursday, April 19, 11 A. M. NASH .- On April 18, Dr. Spencer M. Nash, in the 61st year of his age. Service and interment at Syracuse, N. V., Friday

afternoon. Syracuse, Cozenona, N. Y., pape please copy. RICHARDS.-On Wednesday, April 18, 1906, April M. Richards, widow of the late Rev. George Richards, in the 83d year of her age.

Funeral services at the residence of her son, 163 Irving av., South Orange, N. J., on Friday, April 20, at 11:30 A. M. Carriages will be at: Mountain station on the arrival of the Lacks. wanna train leaving Christopher street ferry at 10:10. Interment at New London, Conn. OBESON.—On Monday, April 16, 1906, at hera-late residence, 1610 Pine st., Philadelphia, Jane Caroline Robeson, daughter of the late

fulford Marsh and Jane Irwin Martin of Ne Services at Church of the Redeemer, Bryn Mawr. Pa., at 80'clock on Thursday afterno Pa., at \$0'clock on Thursday afternoon, April 19, Carriages will meet the train leaving Broad

st. station, Philadelphia, at 2:31 P. M. SWALL, On Thursday, April 17, at Hahnemann Funeral services Thursday, April 19, at 2 o'clock,

at the residence of his daughter, Mrs. Douglas Graham Smyth, 35 Mount Morris Park West. Interment private.